



LOCAL HELP FOR PEOPLE WITH MEDICARE

# ASK SHIP

## YOUR MONTHLY MEDICARE Q&A

**Q. I was recently referred to SHIP for my Medicare questions after a hospital stay. What is SHIP?**

**A:** SHIP helps answer your questions about Medicare, Medicare Supplement Insurance, Medicare Advantage, Medicaid, long term care insurance, prescription coverage and low-income assistance. The State Health Insurance Assistance Program (SHIP) provides free, impartial health insurance information for people with Medicare.

SHIP provides tools and information to help you make decisions regarding your health care. They strive to help you be wise consumers and to get the most value for your health insurance dollars.

What else does SHIP do for you as a Medicare Beneficiary?

- Provides educational materials and brochures.
- Helps you understand Medicare and organize your records.
- Educates you on how Medicare claims are filed and how you can appeal Medicare decisions.

- Teaches you to assess your needs so you can make informed decisions about your health insurance policies.
- Informs you of your rights as someone with Medicare or health insurance policyholder.
- Shows you how to evaluate the various prescriptions, Medicare supplement, and Long Term Care Insurances that are currently available.
- Refers you to appropriate agencies that can help you with other needs.
- Provides speakers to make presentations to a group, club, or senior center, etc.

SHIP is staffed by a crew of volunteer counselors who have completed an intensive four-day training course and are certified by the Indiana Department of Insurance (IDOI). Regular training updates keep them current with the most recent changes in Medicare and other health care insurance options.

SHIP offers gratifying volunteer opportunities for hundreds of people across Indiana. We provide services through many

channels: seminars, local community training, one-on-one counseling, public speaking, publications, videos and more. SHIP counselors are committed volunteers who offer you free and objective assistance in complete confidence.

SHIP is part of a federal network of State Health Insurance Assistance Programs located in every state. In Indiana, SHIP is provided by the Administration on Community Living and the Indiana Department of Insurance. SHIP is not affiliated with any insurance company or agency and does not sell insurance.

If you or someone you know has questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.